

In re:
Nadia Mills
Debtor

Case No. 20-14911-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 09, 2021

User: admin
Form ID: 318

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2021:

Recip ID	Recipient Name and Address
db	+ Nadia Mills, 2433 Devon la, Drexel Hill, PA 19026-1001
14573510	+ 1st Keystone Fed S & L, 22 W State St, Media, PA 19063-3311
14573512	+ 1st Ntl Bk Of Chester, 9 N High St, West Chester, PA 19380-3002
14573513	+ 5th/3rd Bank/sponsored, 5050 Kingsley Dr # Md1Mo, Cincinnati, OH 45227-1115
14573514	+ A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
14573521	ABC Bail Bonds, 434 Dr. Martin Luther King Blvd, Camden, NJ 08105
14573525	+ ABN-AMRO Mortgage, 2600 W Big Beaver Rd, Troy, MI 48084-3318
14573515	+ Aa/cbsd, PO Box 6497, Sioux Falls, SD 57117-6497
14573518	+ Aaron Sales & Lease Ow, Attn: Bankruptcy 2800 Canton Road, Marietta, GA 30066-5471
14573520	+ Aarow Financial Services (original Credi, 5996 W Touhy Ave, Niles, IL 60714-4610
14573526	Acs/dept Of Ed, C/O Acs, Utica, NY 13501
14573530	Barclays Bank Delaware, Attention: Customer Support Department, Wilmington, DE 19899
14573533	+ Fortiva/TBOM, pob 105555, Atlanta, GA 30348-5555
14573540	+ MMCO LLC, 1312 Ridge Pike, Conshohocken, PA 19428-1022
14573541	+ Pennymac Loan Services, 27001 Agoura Rd Ste 350, Calabasas, CA 91301-5112
14573544	+ Thd/cbna, ONE COURT SQUARE, Long Island City, NY 11120-0001

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Apr 10 2021 03:23:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Apr 10 2021 02:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 10 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 10 2021 02:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 10 2021 02:12:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14573509	+ Email/Text: bankruptcynotice@lfbusa.com	Apr 10 2021 02:12:00	1st Financial Bk Usa, 363 W Anchor Dr, North Sioux Ci, SD 57049-5154
14573517	+ EDI: AARGON.COM	Apr 10 2021 03:23:00	Aargon Collection Agency, 3025 West Sahara Ave, Las Vegas, NV 89102-6094
14573519	+ EDI: AAEO.COM	Apr 10 2021 03:23:00	Aarons Sales & Lease Ownership, 2300 W Passyunk Ave, Philadelphia, PA 19145-4123
14573522	+ Email/Text: mnapoletano@ars-llc.biz	Apr 10 2021 02:13:00	Ability Recovery Servi, PO Box 4031, Wyoming, PA 18644-0031

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14573527	+ Email/Text: backoffice@affirm.com	Apr 10 2021 02:13:00	Affirm Inc, 30 Isabella At. Fl 4, Pittsburgh, PA 15212-5862
14573528	+ EDI: AMEREXPR.COM	Apr 10 2021 03:23:00	American Express, POB 981535, El Paso, TX 79998-1535
14573529	+ EDI: TSYS2.COM	Apr 10 2021 03:23:00	BARCLAYS BANK DELAWARE, PO BOX 8801, Wilmington, DE 19899-8801
14573516	EDI: CBSAAFES.COM	Apr 10 2021 03:23:00	AAFES, POB 650038, Dallas, TX 75265
14573531	+ Email/PDF: creditonebknofications@resurgent.com	Apr 10 2021 02:19:24	Credit One Bank, pob 98873, Las Vegas, NV 89193-8873
14573532	EDI: CITICORP.COM	Apr 10 2021 03:23:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
14573535	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Apr 10 2021 02:11:00	Franklin Mint Fcu, 5 Hillman Drive, ste 100, Chadds Ford, PA 19317
14573537	Email/Text: allcreditsupport@guardianscu.coop	Apr 10 2021 02:12:00	Guardians Credit Union, 3469 Summit Blvd, West Palm Beach, FL 33406
14573539	Email/Text: camanagement@mtb.com	Apr 10 2021 02:12:00	M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
14573542	+ EDI: RMSC.COM	Apr 10 2021 03:23:00	SYNCB/LOWES, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738
14573543	+ EDI: RMSC.COM	Apr 10 2021 03:23:00	SYNCB/PPC, PO BOX 965005, orlando, FL 32896-5005
14573545	+ EDI: WFFC.COM	Apr 10 2021 03:23:00	Wells Fargo, PO BOX 14517, CBS MAC F8235-01C, Des Moines, IA 50306-3517
14573536	+ Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Apr 10 2021 02:11:00	franklin mit, 5 Hiilman Dr, Ste 100, Chadds Ford, PA 19317-9752
14573538	+ Email/Text: bk@lendingclub.com	Apr 10 2021 02:12:00	lending Club Corp, dept 34268, pob 39000, San Francisco, CA 94139-0001

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14573511		1st Keystone Fed Sav
14573523		Abington Bank
14573524		Abn Amro Mortgage Grou
14573534		Francis Colomer

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2021

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2021 at the address(es) listed below:

Name	Email Address
CORINNE SAMLER BRENNAN	on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com swenitsky@klehr.com
LAWRENCE S. RUBIN	on behalf of Debtor Nadia Mills echo@pennlawyer.com foxtrot@pennlawyer.com;7272@notices.nextchapterbk.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
ROBERT J. CRAWLEY	on behalf of Creditor Franklin Mint Federal Credit Union rcrawley@klehr.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Nadia Mills	Social Security number or ITIN	xxx-xx-9046
	First Name Middle Name Last Name	EIN	82-2158387, 82-2113705
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	20-14911-mdc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nadia Mills
dba Karmallon Group Solutions LLC, dba KG
Homes, LLC, fka Nadia Mills Walwyn, fka Nadia
Mills Balckette, fka Nadia Maricia Mills

4/8/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.